

## Abbreviations used in this Report

AI	– Artificial intelligence ( <i>International Financial Centre chapter</i> )	HIBOR	– Hong Kong Interbank Offered Rate
Als	– Authorized institutions	HKAB	– Hong Kong Association of Banks
AML/CFT	– Anti-money laundering and counter-financing of terrorism	HKDPB	– Hong Kong Deposit Protection Board
AMBs	– Approved money brokers	HKIMR	– Hong Kong Institute for Monetary and Financial Research
AMCM	– Monetary Authority of Macao	HKMA	– Hong Kong Monetary Authority
AoF	– Hong Kong Academy of Finance	HKMC	– Hong Kong Mortgage Corporation Limited
ARRs	– Alternative reference rates	HKTR	– Hong Kong Trade Repository
ASEAN	– Association of Southeast Asian Nations	IA	– Insurance Authority
ATMs	– Automated teller machines	IFC	– International Finance Corporation
BCPs	– Business continuity plans	IMF	– International Monetary Fund
BIS	– Bank for International Settlements	IOSCO	– International Organization of Securities Commissions
BO	– Banking Ordinance	IP	– Investment Portfolio
BP	– Backing Portfolio	IPO	– Initial public offering
C-RAF	– Cyber Resilience Assessment Framework	LAC	– Loss-absorbing capacity
CASG	– Green and Sustainable Finance Cross-Agency Steering Group	LCR	– Liquidity Coverage Ratio
CBC	– Currency Board Sub-Committee	LEERS	– Linked Exchange Rate System
CBDC	– Central Bank Digital Currency	LIBOR	– London Interbank Offered Rate
CDI	– Commercial Data Interchange	LMR	– Liquidity Maintenance Ratio
CHATS	– Clearing House Automated Transfer System	LPF	– Limited Partnership Fund
CMGs	– Crisis management groups	LTGP	– Long-Term Growth Portfolio
CMU	– Central Moneymarkets Unit	ML/TF	– Money laundering and terrorist financing
CoP	– Code of Practice	MoU	– Memorandum of Understanding
COVID-19	– Coronavirus disease 2019	MPF	– Mandatory Provident Fund
CPMI	– Committee on Payments and Market Infrastructures	non-F2F	– Non-face-to-face
CRA	– Credit reference agency	NMEG	– Non-Bank Monitoring Experts Group
CRST	– Climate risk stress test	OCIR	– Operational continuity in resolution
CSDs	– Central securities depositories	OECD	– Organisation for Economic Co-operation and Development
CTCs	– Corporate treasury centres	Open API	– Open Application Programming Interface
CUs	– Convertibility Undertakings	OTC	– Over-the-counter
DPS	– Deposit Protection Scheme	PBoC	– People's Bank of China
D-SIBs	– Domestic systemically important banks	PCPD	– Privacy Commissioner for Personal Data
DTCA	– DTC Association	PE	– Private equity
ECF	– Enhanced Competency Framework	PFMI	– Principles for Financial Market Infrastructures
EFAC	– Exchange Fund Advisory Committee	PSG	– Policy and Standards Group
EFBNs	– Exchange Fund Bills and Notes	PSSVFO	– Payment Systems and Stored Value Facilities Ordinance
EIF standard	– Capital Requirements for Banks' Equity Investments in Funds	PvP	– Payment-versus-payment
EMEAP	– Executives' Meeting of East Asia-Pacific Central Banks	Regtech	– Regulatory technology
ESG	– Environmental, social and governance	ReSG	– Resolution Steering Group
FATF	– Financial Action Task Force	RI	– Responsible investment
FFO	– Fintech Facilitation Office	RIIs	– Registered institutions ( <i>Banking Stability chapter</i> )
FIN	– Financial Innovation Network	RMB	– Renminbi
FIRO	– Financial Institutions (Resolution) Ordinance	RPSs	– Retail payment systems
FMIIs	– Financial market infrastructures	RTGS	– Real Time Gross Settlement
FMLIT	– Fraud and Money Laundering Intelligence Taskforce	SFC	– Securities and Futures Commission
FMR	– Focused Meeting on Resolution	SFO	– Securities and Futures Ordinance
FO	– Family office	SGR	– Study Group on Resolution
FPS	– Faster Payment System	SME	– Small and medium-sized enterprise
FS	– Financial Secretary	SPM	– Supervisory Policy Manual
FSB	– Financial Stability Board	Suptech	– Supervisory technology
G20	– Group of Twenty	SVFs	– Stored value facilities
GBA	– Guangdong-Hong Kong-Macao Greater Bay Area	TLAC	– Total loss-absorbing capacity
GDP	– Gross Domestic Product	TMA	– Treasury Markets Association
GSC	– Governance Sub-Committee	WGFM	– Working Group on Financial Markets
G-SIBs	– Global systemically important banks	WMC	– Wealth Management Connect